

Mortgage rates

Fast and flexible buy-to-let mortgages
for UK residents.

Loan amount from
£100k - £4m

Up to **£10m**
of lending to a single
counterparty

Up to **70%**
loan to valuation ratio

Annual
Fee free
overpayment



Completed residential
property required



Approval in principle
within **24 hours**



All applications
considered



Exceptional customer
service

Latest Features

Fixed rates from **5.74%** and Tracker rates from **1.99%** (plus Bank Rate)

First capital repayment per year free (max 10% of outstanding loan amount)

Eligible loans benefit from a pre-offer valuation

You spoke, we listened

After a period of consultation with members of our introducer network, we have made a change to our lending criteria. Previously, we lent a proportion of current market value, with new build premium removed where applicable.

From now on, we will lend based on the value of the subject property in its current state - applying no new build premium deduction.

Please note that lending on new build property is now limited to 65% LTV.

No new build premium deduction

We hope this change provides greater certainty to you and your clients.

On average, we should see higher valuations and higher final loan amounts than previously. And, as the LTV is lower, so are the rates.

If you have any questions, contact a member of the team today.

Yours faithfully,

The RAW Team



	Repayment type	Interest only
	Tracker/Fixed	Short-term fixed rate

£100,000
minimum loan

Standard Terms			For purchase of non-new build, refinance, equity release
<i>New!</i> No new build premium deduction applied			
LTV			
55%*	60%*	65%	70%
Interest Rate (from)			
5.99%	6.25%	6.49%	6.75%
Reversionary Rate			
3.00%[†]	3.25%[†]	3.50%[†]	3.75%[†]

[†] Above Bank of England base rate ("Bank Rate").

* Loans of 60% LTV or less may be eligible for a pre-offer valuation.

Fixed Rate Period - 1 or 2 Years

Our fixed rates are available until the **end of June 2027 or 2028**.

Arrangement Fee (from)	Early repayment charge	Maximum term
1.5% (subject to min. £2,500)	First Capital Repayment per Year FREE (max 10% of outstanding loan amount) then £950	5 years

All loans may be renewed for a further 5 years at the end of the initial term at our discretion.

Special rates and terms



Special rates and terms are available in certain circumstances. Select one or more that apply!

Large Loans (>£1m)

Interest and reversion rates	-0.25%
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Risky or Complex Cases

Some risk factors will attract higher interest rates or fees. See the final page of this Product Guide for more information.

	Repayment type	Interest only
	Tracker/Fixed	Tracker

£100,000
minimum loan

Standard Terms			For purchase of non-new build, refinance, equity release
<i>New!</i> No new build premium deduction applied			
LTV			
55%*	60%*	65%	70%
Interest Rate Margin (from)			
2.24%†	2.49%†	2.75%†	2.99%†
Arrangement Fee (from)	Early repayment charge	Maximum term	
1.5% <small>(subject to min. £2,500)</small>	<small>First Capital Repayment per Year</small> FREE <small>(max 10% of outstanding loan amount)</small> then £950	10 years	

All loans may be renewed for a further 5 years at the end of the initial term at our discretion.

† Above Bank of England base rate ("Bank Rate").



* Loans of 60% LTV or less may be eligible for a pre-offer valuation.

Special rates and terms

Special rates and terms are available in certain circumstances. Select one or more that apply!

Large Loans (>£1m)	
Interest and reversion rates	-0.25%

Risky or Complex Cases
Some risk factors will attract higher interest rates or fees. See the final page of this Product Guide for more information.

	Repayment type	Interest only - serviced or retained
	Tracker/Fixed	Fixed Rate

£100,000
minimum loan

Standard Terms			For purchase of non-new build, refinance, equity release
<i>New!</i> No new build premium deduction applied			
LTV			
55%*	60%*	65%	70%
Monthly Interest Rate (from)			
0.65%	0.69%	0.73%	0.77%
Arrangement Fee (from)	Early repayment charge	Maximum term	
2.0% <small>(subject to min. £2,500)</small>	Nil	2 years <small>for business purposes</small> 1 year <small>for accidental landlords</small>	

All loans may be renewed for a further 5 years at the end of the initial term at our discretion.

* Loans of 60% LTV or less may be eligible for a pre-offer valuation.

Special rates and terms

Special rates and terms are available in certain circumstances. Select one or more that apply!

Risky or Complex Cases

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RAW Capital Partners provides unregulated buy-to-let lending.

We are happy to lend to those with more complex circumstances. Our target market includes UK residents with non-typical profiles (recent arrivals, first time buyer/first time landlords, non-owner occupiers, retirees, portfolio landlords, property developers, etc). We are also happy to lend to UK companies.

Our preferred security is standard construction new and good condition flats (1-2 bedroom) and houses (3-4 bedroom) in residential areas of major towns and cities in the United Kingdom, which are easily let and easily sold.

Exceptions to contents of Product Guide

We pride ourselves on being willing to consider (almost) any application.

However, when an application doesn't match the description above, or presents risks we are unable to effectively mitigate, higher interest rates and/or fees may be quoted.

Post-completion conditions*

Annual review fee

£500

* Including lease extensions, development exit facilities and staged drawdowns.

Please note that the contents of this Product Guide are indicative terms only. Final offers are determined on a case-by-case basis.

Disclaimer

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